

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MISSOURI

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| In Re: Phillip and Ashlie Colbert |) Case No. 23-41539 |
| |) Chapter 13 |
| |) |
| Debtor |) Debtor's Memorandum |
| |) Confirmation Hearing: 07/21/23 |
| |) Hearing Time and Place : 10:00am, 7 South |

Memorandum to First Amended Plan, Amended Schedules I & J, and Amended 2016(b)

COMES NOW Phillip and Ashlie Colbert Debtors in Chapter 13, by and through their Attorney William Ridings, and for their Memorandum states as follows:

Debtor filed a First Amended Plan to increase their plan payments. They filed an Amended Schedule I to reflect their income from their rental property without the mortgage deduction because the Trustee will pay that. They filed an Amended Schedule J to show they can afford the increase in plan payment. The Amended 2016(b) is to correct the amount charged and the amount paid prior to filing. The Amended 122C-2 is to correct the amount of income and expense for the rental property, and to reduce the education expense for dependent children to exclude the contribution to a 529 fund.

Wherefore, Debtor prays this court to allow the amendments, and to confirm the Plan.

Dated: June 20, 2023

/s/ Will Ridings
William Ridings, 38672MO
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CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on June 20, 2023, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on June 20, 2023.

Phillip and Ashlie Colbert
9380 Golden Gate Rd
St. Louis, MO 63144

/s/ Will Ridings
William Ridings MO38672